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Attorney Docket No. PRIVP002.US01

CERTIFICATE OF FACSIMILE TRANSMISSION OR MAILING: I hereby certify that this paper (along with any referred to as being attached or enclosed) is being facsimile transmitted to the USPTO at Central FAX Number 571-273-8300 or is being deposited with the U.S. Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

Date: 04-14-06

Paul L. Hickman

PATENT**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****IN RE APPLICATION OF: LARRY ROUTHSTEIN****APPLICATION No.: 09/960,715****FILED: SEPTEMBER 21, 2001****FOR: METHOD FOR GENERATING CUSTOMER SECURE
CARD NUMBERS****EXAMINER: TAYLOR, APRILA.****ART UNIT: 2876****CONF. NO: 4275****ATTY. DOCK. No: PRIVP002.US01****Terminal Disclaimer**

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Larry Routhenstein, hereby disclaims, except as noted below, the terminal part of the statutory term of any patent granted on the instant application which would extend beyond the expiration date of the full statutory term defined in 35 U.S.C. § 154 to § 156 and § 173 as presently shortened by any terminal disclaimer of: of U.S. Patent No. 6,805,288 issued October 19, 2004.

The owner hereby agrees that any patent so granted on the instant application shall be enforceable only for and during such period that it and the above-listed patents and/or patent applications are commonly owned. This agreement runs with any patent granted on the instant application and is binding upon the grantee, its successors or assigns.

In making the above disclaimer, the owner does not disclaim the terminal part of any patent granted on the instant application that would extend to the expiration date of the full statutory term as defined in 35 U.S.C. § 154 to § 156 and § 173 of the above-listed patents and/or applications, as presently shortened by any terminal disclaimer, in the event that said

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patent(s)/application(s) later expires for failure to pay a maintenance fee, is held unenforceable, is found invalid by a court of competent jurisdiction, is statutorily disclaimed in whole or terminally disclaimed under 37 C.F.R. § 1.321, has all claims cancelled by a reexamination certificate, is reissued, or is in any manner terminated prior to the expiration of its full statutory term as presently shortened by any terminal disclaimer.

1. Authority of Undersigned

The undersigned is an attorney or agent of record.

2. Fee Payments

A check covering the Terminal Disclaimer fee under 37 C.F.R. § 1.20 was sent with the submission on 27 February 2006.

Please charge any underpayment in fees for timely filing of this Terminal Disclaimer to Deposit Account No. 50-2207 Including, but not limited to, any required Extensions of Time, which are hereby requested.

Respectfully submitted,
TIPS Group


Paul L. Hickman
Registration No. 28,516

Date: April 14, 2006

Correspondence Address:
Customer No. 45965